Amendments t the Sp cification:

Please amend the specification as follows:

Please replace paragraph starting at page 5, line 24, to page 6, line 1, with the following rewritten paragraph:

In order to prevent the falling-off of external connection terminal 4 caused by the growth of intermetallic compound layer 7', a method is suggested that the opening 101 is masked using a masking tape so as not to form the thin film conductor 5 (gold plating) at the bottom of opening 101 (See Japanese patent application laid-open No. 2001–349391 2003-152032).

Amendments to the Drawings:

Please substitute the attached 16 sheets (Figs: 1A-18) of formal drawings for the informal drawings originally filed with the application. A separate Transmittal of Formal Drawings is submitted.